

**AFG Series 2022-1NC**  
**Collateral Report**



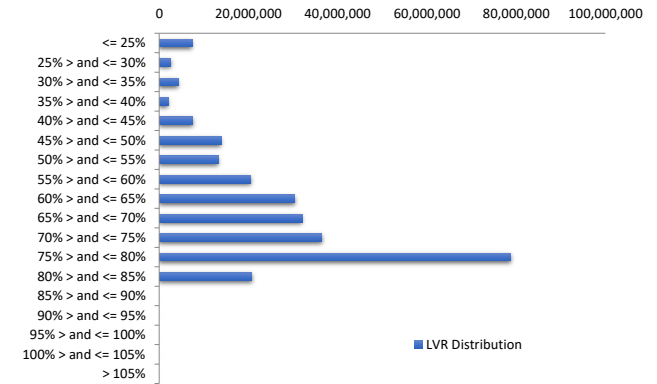
Model Period	12
Collection Period Start	1-Feb-23
Collection Period End	28-Feb-23
No. of Days	28
Interest Period Start	10-Feb-23
Interest Period End	9-Mar-23
No. of Days	28
Determination Date	7-Mar-23
Payment Date	10-Mar-23

**Pool Statistics**

Closing Balance of Mortgages	269,868,096
No. of Loans (Unconsolidated)	571
No. of Loans (Consolidated)	492
Average Loan Size (Unconsolidated)	472,624
Average Loan Size (Consolidated)	548,512
Largest Loan Size (Unconsolidated)	1,950,550
Largest Loan Size (Consolidated)	2,126,640
Smallest Loan Size (Unconsolidated)	(236,696)
Smallest Loan Size (Consolidated)	(188,831)
Weighted Average Interest Rate	6.78%
Weighted Average LVR	65.90%
Weighted Average Seasoning	19.27
Weighted Average Remaining Term	333.75

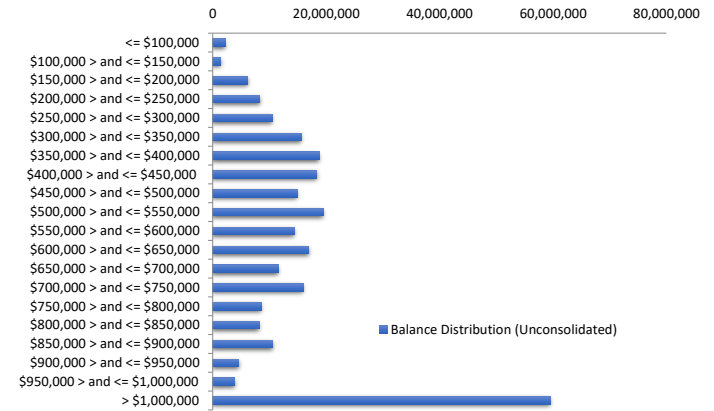
**LVR Distribution**

Current LTV	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= 25%	7,429,157	2.75%	49	9.96%
25% > and <= 30%	2,619,025	0.97%	9	1.83%
30% > and <= 35%	4,299,329	1.59%	15	3.05%
35% > and <= 40%	1,982,660	0.73%	7	1.42%
40% > and <= 45%	7,510,717	2.78%	17	3.46%
45% > and <= 50%	13,872,801	5.14%	25	5.08%
50% > and <= 55%	13,273,115	4.92%	26	5.28%
55% > and <= 60%	20,471,917	7.59%	36	7.32%
60% > and <= 65%	30,395,906	11.26%	42	8.54%
65% > and <= 70%	32,029,343	11.87%	52	10.57%
70% > and <= 75%	36,456,158	13.51%	57	11.59%
75% > and <= 80%	78,791,427	29.20%	127	25.81%
80% > and <= 85%	20,736,541	7.68%	30	6.10%
85% > and <= 90%	0	0.00%	0	0.00%
90% > and <= 95%	0	0.00%	0	0.00%
95% > and <= 100%	0	0.00%	0	0.00%
100% > and <= 105%	0	0.00%	0	0.00%
> 105%	0	0.00%	0	0.00%
<b>Total</b>	<b>269,868,096</b>	<b>100.00%</b>	<b>492</b>	<b>100.00%</b>



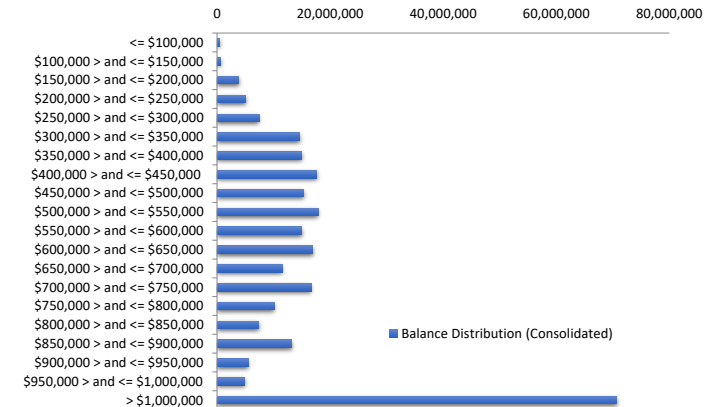
Balance Distribution (Unconsolidated)

Current Balance	Balance	% Balance	Loan Count	% Loan Count
<= \$100,000	2,238,640	0.83%	61	10.68%
\$100,000 > and <= \$150,000	1,431,980	0.53%	12	2.10%
\$150,000 > and <= \$200,000	6,127,545	2.27%	35	6.13%
\$200,000 > and <= \$250,000	8,322,273	3.08%	37	6.48%
\$250,000 > and <= \$300,000	10,488,895	3.89%	38	6.65%
\$300,000 > and <= \$350,000	15,623,944	5.79%	48	8.41%
\$350,000 > and <= \$400,000	18,772,644	6.96%	50	8.76%
\$400,000 > and <= \$450,000	18,366,940	6.81%	43	7.53%
\$450,000 > and <= \$500,000	14,912,916	5.53%	31	5.43%
\$500,000 > and <= \$550,000	19,459,884	7.21%	37	6.48%
\$550,000 > and <= \$600,000	14,395,530	5.33%	25	4.38%
\$600,000 > and <= \$650,000	16,897,707	6.26%	27	4.73%
\$650,000 > and <= \$700,000	11,548,648	4.28%	17	2.98%
\$700,000 > and <= \$750,000	15,943,942	5.91%	22	3.85%
\$750,000 > and <= \$800,000	8,582,213	3.18%	11	1.93%
\$800,000 > and <= \$850,000	8,214,760	3.04%	10	1.75%
\$850,000 > and <= \$900,000	10,508,920	3.89%	12	2.10%
\$900,000 > and <= \$950,000	4,608,970	1.71%	5	0.88%
\$950,000 > and <= \$1,000,000	3,916,045	1.45%	4	0.70%
> \$1,000,000	59,505,702	22.05%	46	8.06%
<b>Total</b>	<b>269,868,096</b>	<b>100.00%</b>	<b>571</b>	<b>100.00%</b>



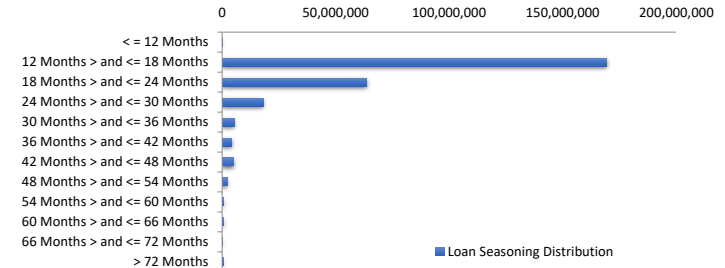
Balance Distribution (Consolidated)

Current Balance	Balance	% Balance	Loan Count (Consol.)	% Loan Count
<= \$100,000	476,054	0.18%	30	6.10%
\$100,000 > and <= \$150,000	622,250	0.23%	5	1.02%
\$150,000 > and <= \$200,000	3,872,664	1.44%	22	4.47%
\$200,000 > and <= \$250,000	5,081,023	1.88%	23	4.67%
\$250,000 > and <= \$300,000	7,461,979	2.77%	27	5.49%
\$300,000 > and <= \$350,000	14,597,793	5.41%	45	9.15%
\$350,000 > and <= \$400,000	15,004,928	5.56%	40	8.13%
\$400,000 > and <= \$450,000	17,616,836	6.53%	41	8.33%
\$450,000 > and <= \$500,000	15,336,484	5.68%	32	6.50%
\$500,000 > and <= \$550,000	17,897,728	6.63%	34	6.91%
\$550,000 > and <= \$600,000	14,971,772	5.55%	26	5.28%
\$600,000 > and <= \$650,000	16,908,937	6.27%	27	5.49%
\$650,000 > and <= \$700,000	11,531,439	4.27%	17	3.46%
\$700,000 > and <= \$750,000	16,657,102	6.17%	23	4.67%
\$750,000 > and <= \$800,000	10,110,324	3.75%	13	2.64%
\$800,000 > and <= \$850,000	7,380,765	2.73%	9	1.83%
\$850,000 > and <= \$900,000	13,180,079	4.88%	15	3.05%
\$900,000 > and <= \$950,000	5,520,302	2.05%	6	1.22%
\$950,000 > and <= \$1,000,000	4,880,592	1.81%	5	1.02%
> \$1,000,000	70,759,045	26.22%	52	10.57%
<b>Total</b>	<b>269,868,096</b>	<b>100.00%</b>	<b>492</b>	<b>100.00%</b>



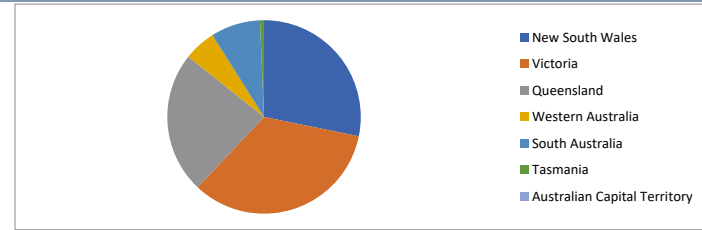
Loan Seasoning Distribution

Seasoning (Months)	Balance	% Balance	Loan Count	% Loan Count
<= 12 Months	198,708	0.07%	1	0.18%
12 Months > and <= 18 Months	169,316,865	62.74%	324	56.74%
18 Months > and <= 24 Months	63,613,478	23.57%	144	25.22%
24 Months > and <= 30 Months	18,012,463	6.67%	45	7.88%
30 Months > and <= 36 Months	5,319,546	1.97%	20	3.50%
36 Months > and <= 42 Months	4,289,174	1.59%	11	1.93%
42 Months > and <= 48 Months	4,941,598	1.83%	10	1.75%
48 Months > and <= 54 Months	2,137,061	0.79%	8	1.40%
54 Months > and <= 60 Months	652,673	0.24%	3	0.53%
60 Months > and <= 66 Months	650,598	0.24%	3	0.53%
66 Months > and <= 72 Months	302,840	0.11%	1	0.18%
> 72 Months	433,093	0.16%	1	0.18%
<b>Total</b>	<b>269,868,096</b>	<b>100.00%</b>	<b>571</b>	<b>100.00%</b>



**Geographic Distribution**

Jurisdiction State	Balance	% Balance	Loan Count (Consol.)	% Loan Count
New South Wales	76,117,488	28.21%	114	23.17%
Victoria	91,349,789	33.85%	156	31.71%
Queensland	63,806,916	23.64%	131	26.63%
Western Australia	14,408,058	5.34%	36	7.32%
South Australia	22,372,293	8.29%	52	10.57%
Tasmania	1,813,553	0.67%	3	0.61%
Australian Capital Territory	0	0.00%	0	0.00%
Northern Territory	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>269,868,096</b>	<b>100.00%</b>	<b>492</b>	<b>100.00%</b>



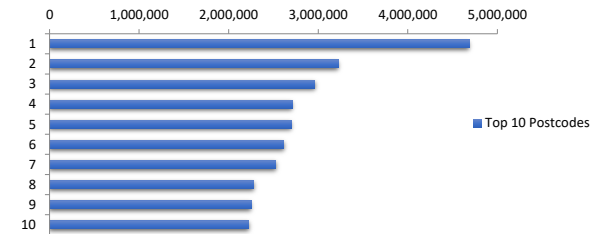
**Locality**

S&P Category	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Metro	206,890,780	76.66%	353	71.75%
Non Metro	62,711,746	23.24%	137	27.85%
Inner City	265,571	0.10%	2	0.41%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>269,868,096</b>	<b>100.00%</b>	<b>492</b>	<b>100.00%</b>



**Top 10 Postcodes**

Postcode	Balance	% Balance	Loan Count (Consol.)	% Loan Count
3977	4,686,052	1.74%	6	1.05%
3023	3,226,583	1.20%	7	1.23%
2773	2,962,443	1.10%	2	0.35%
2170	2,707,232	1.00%	3	0.53%
4564	2,697,468	1.00%	3	0.53%
3162	2,617,257	0.97%	3	0.53%
3807	2,524,786	0.94%	3	0.53%
4217	2,280,481	0.85%	5	0.88%
2500	2,251,176	0.83%	2	0.35%
3141	2,222,655	0.82%	2	0.35%
<b>Total</b>	<b>28,176,133</b>	<b>10.44%</b>	<b>36</b>	<b>6.30%</b>



**Documentation**

Document Type	Balance	% Balance	Loan Count	% Loan Count
Fully Verified	102,483,285	37.98%	233	40.81%
Low Verified	167,384,812	62.02%	338	59.19%
<b>Total</b>	<b>269,868,096</b>	<b>100.00%</b>	<b>571</b>	<b>100.00%</b>



**Rate Type**

Rate Type	Balance	% Balance	Loan Count	% Loan Count
Variable Rate	269,868,096	100.00%	571	100.00%
Fixed Rate	0	0.00%	0	0.00%
<b>Total</b>	<b>269,868,096</b>	<b>100.00%</b>	<b>571</b>	<b>100.00%</b>



**Repayment Type**

Repayment Type	Balance	% Balance	Loan Count	% Loan Count
Principal & Interest	212,248,590	78.65%	476	83.36%
Interest Only	57,619,507	21.35%	95	16.64%
Non-Billing	0	0.00%	0	0.00%
<b>Total</b>	<b>269,868,096</b>	<b>100.00%</b>	<b>571</b>	<b>100.00%</b>



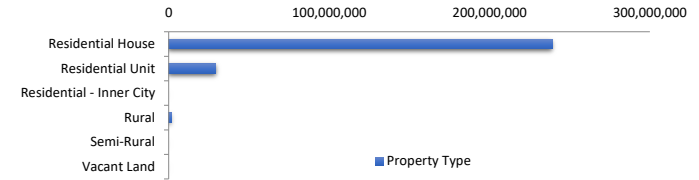
**Loan Type**

Product Category	Balance	% Balance	Loan Count	% Loan Count
Line of Credit	0	0.00%	0	0.00%
Term Loan	269,868,096	100.00%	571	100.00%
<b>Total</b>	<b>269,868,096</b>	<b>100.00%</b>	<b>571</b>	<b>100.00%</b>



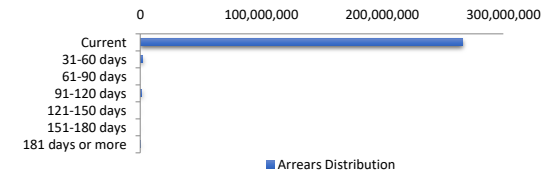
**Property Type**

Property Type	Balance	% Balance	Loan Count (Consol.)	% Loan Count
Residential House	239,148,280	88.62%	421	85.57%
Residential Unit	29,152,874	10.80%	69	14.02%
Residential - Inner City	0	0.00%	0	0.00%
Rural	1,566,942	0.58%	2	0.41%
Semi-Rural	0	0.00%	0	0.00%
Vacant Land	0	0.00%	0	0.00%
No Data	0	0.00%	0	0.00%
<b>Total</b>	<b>269,868,096</b>	<b>100.00%</b>	<b>492</b>	<b>100.00%</b>



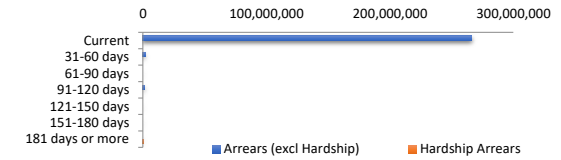
**Arrears Distribution**

Arrears Band	Balance	% Balance	Loan Count	% Loan Count
Current	266,338,281	98.69%	563	98.60%
31-60 days	1,893,349	0.70%	4	0.70%
61-90 days	0	0.00%	0	0.00%
91-120 days	1,273,170	0.47%	3	0.53%
121-150 days	0	0.00%	0	0.00%
151-180 days	0	0.00%	0	0.00%
181 days or more	363,297	0.13%	1	0.18%
<b>Total</b>	<b>269,868,096</b>	<b>100.00%</b>	<b>571</b>	<b>100.00%</b>



**Hardships**

Arrears Band	Arrears (excl Hardship)	Loan Count	Hardship Arrears	Loan Count	Total Arrears
Current	266,338,281	563	0	0	266,338,281
31-60 days	1,893,349	4	0	0	1,893,349
61-90 days	0	0	0	0	-
91-120 days	1,273,170	3	0	0	1,273,170
121-150 days	0	0	0	0	-
151-180 days	0	0	0	0	-
181 days or more	0	0	363,297	1	363,297
<b>Total</b>	<b>269,504,799</b>	<b>570</b>	<b>363,297</b>	<b>1</b>	<b>269,868,096</b>



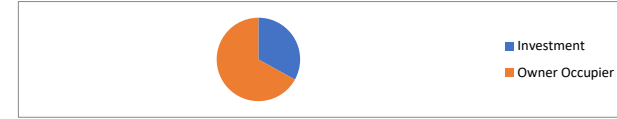
LMI Provider

LMI Provider	Balance	% Balance	Loan Count (Consol.)	% Loan Count
QBELMI	0	0.00%	0	0.00%
Genworth	1,192,524	0.44%	1	0.20%
PMI	0	0.00%	0	0.00%
No LMI / No Data	268,675,573	99.56%	491	99.80%
<b>Total</b>	<b>269,868,096</b>	<b>100.00%</b>	<b>492</b>	<b>100.00%</b>



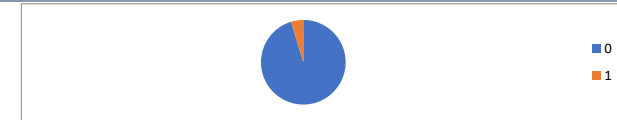
Property Occupancy

Property Occupancy	Balance	% Balance	Loan Count	% Loan Count
Investment	89,130,322	33.03%	177	31.00%
Owner Occupier	180,737,774	66.97%	394	69.00%
<b>Total</b>	<b>269,868,096</b>	<b>100.00%</b>	<b>571</b>	<b>100.00%</b>



Number of Credit Events

Credit Events at Lodgement	Balance	% Balance	Loan Count	% Loan Count
0	257,190,130	95.30%	535	93.70%
1	12,677,966	4.70%	36	6.30%
<b>Total</b>	<b>269,868,096</b>	<b>100.00%</b>	<b>571</b>	<b>100.00%</b>



Default Statistics

Default Data	Amount	No. of Loans
Defaulted Loans - Current Month	1,636,467.19	4
Loss on Sale - Current Month	0.00	0
Claims on LMI - Current Month	0.00	0
Claims paid by LMI - Current Month	0.00	0
Claims Denied/Reduced - Current Month	0.00	0
Loss covered by Excess Spread - Current Month	0.00	N/A
Accumulated Loss on Sale	0.00	0
Accumulated Claims on LMI	0.00	0
Accumulated Claims paid by LMI	0.00	0
Accumulated Claims Denied/Reduced	0.00	0
Accumulated Loss Covered by Excess Spread	0.00	N/A